DOCUMENT RESUME

ED 375 753 HE 027 852

TITLE	Report of the Committee To Study Affordability.
INSTITUTION	Illinois State Board of Higher Education, Springfield.
PUB DATE	9 Nov 94
NOTE	52p.
PUB TYPE	Viewpoints (Opinion/Position Papers, Essays, etc.) (120)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	College Administration; Colleges; Community Colleges; Cost Effectiveness; *Educational Finance; *Educational Policy; Financial Support; *Higher Education; *Paying for College; State Standards; *Student Costs; *Tuition; Universities
IDENTIFIERS	*Illinois

ABSTRACT

This report addresses college affordability in Illinois from the student's perspective and makes specific recommendations to improve affordability at public institutions of higher education. The report also seeks to make students and their families more aware of the close connection between academic preparation, progress, and college costs. It recommends that colleges and universities make every effort to control increases in tuition, fee rates, and other students costs, and that institutions establish multi-year tuition and fee plans. Governing boards should include tuition and fee requests in their fall budget submissions in order to better inform students and their families of upcoming cost increases. It also recommends the publication of an annual affordability report to ensure that governing boards have updated and comprehensive information about students' ability to pay and other factors as they make their annual decisions about tuition and fee rate increases. Three appendixes provide information on the Illinois Board of Higher Education's goals, objectives and priorities; current board policies; and a list of publications of the Illinois Student Assistance Commission. (MDM)

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ED 375 753

Item #4
November 9, 1994

STATE OF ILLINOIS
BOARD OF HIGH EDUCATION

REPORT OF THE COMMITTEE TO STUDY AFFORDABILITY

The Committee to Study Affordability was appointed by the Illinois Board of Higher Education in September 1993. Between November 1993 and August 1994, the Committee held four hearings and seven working meetings. This item presents the conclusions of the Committee and includes general affordability goals for Illinois higher education and recommendations on improving academic preparation and progress, assisting needy students, and keeping costs affordable. Recommendations in this report replace existing Board policies regarding tuition, fees, and financial aid. Existing policies on tuition waivers, which were not addressed in this report, remain current.

This Committee was established because of concerns about college affordability. During the past decade, sizeable increases in tuition and fees have occurred. Also, stagnation in family income and societal changes have led to increased demand for student financial aid. Concerns about college affordability also have arisen because demographic and social changes have contributed to growth in the number of non-traditional students and minority students who are interested in seeking a college education.

Consistent with the charge to the Committee, this report addresses college affordability from a student's perspective. This approach has facilitated the development of a new set of related policy recommendations and the examination of issues that previously have not been addressed in an affordability context such as academic preparation and time-to-degree. The Committee's recommendations seek to make students and their families more aware of the close connection between academic preparation and progress and college costs. The report recommends various ways that schools, colleges, and universities can give more attention to this issue.

The report recommends that colleges and universities make every effort to control increases in tuition and fee rates and other student costs and that institutions establish multi-year tuition and fee plans. Governing boards should include tuition and fee requests in their fall budget submissions in order to better inform students and families of upcoming cost increases and to enable the Board of Higher Education to consider these requests in making budget recommendations for the next fiscal year. The Committee also recommends that the Board publish an annual affordability report to ensure that governing boards have updated and comprehensive information about students' ability to pay and other factors as they make their annual decisions about tuition and fee rate increases.

The report strongly endorses the current financial aid system which is centered around a single student-centered, need-based program, the Monetary Award Program. The report recommends that the Board and the Illinois Student Assistance Commission review all programs that are not based on financial need to determine ways of reallocating funds to need-based programs. Other recommendations pertaining to financial aid are also included, as well as recommendations pertaining to follow-up studies and monitoring and implementation of the report.

The staff recommends the following action:

The Illinois Board of Higher Education hereby adopts the goals and recommendations contained in the Report of the Committee to Study Affordability for the purpose of making college more affordable for students and their families.

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STATE OF ILLINOIS
BOARD OF HIGHER EDUCATION

COMMITTEE TO STUDY AFFORDABILITY
REPORT TO BOARD OF HIGHER EDUCATION

October 1994

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THE ROAD TO COLLEGE AFFORDABILITY

Perhaps more than ever, the world for which young people are preparing themselves seems uncertain, ripe with surprises. Assuredly, however, whatever the future holds, education will play a larger part. Post-industrial societies depend on education and a highly skilled and educated work force to maintain and enhance the standard of living. Such societies require individuals who can creatively employ concepts, words, and symbols to create new products and provide needed services. Education works within such societies to fuel both personal and national prosperity. Indeed, modern economies consume information and new knowledge the way the industrial revolution devoured coal and iron ore. Such raw materials constitute the economy's heart, its life source.

To deny the opportunity for a college education to students entering this world is to irreparably harm them and ourselves. Unfortunately, in recent years, tuition and other student charges have increased substantially, exceeding growth in inflation and income. Students and families are becoming concerned that tuition, fees, and other charges are rising too fast, endangering the opportunity to attend college and earn a degree. The Committee to Study Affordability shares these concerns. As a society, we must ensure that all students, whatever their financial resources, can afford a college education and have access to the wide variety of quality higher education programs offered in the state of Illinois.

If the world in which we are living seems new, so too do many of the students. The faces of the student body are changing. There are more persons from groups that traditionally have been underrepresented in higher education, such as women and minority students from African-American and Hispanic populations. In addition, there are more older students in college today who must balance their classroom assignments with family and job responsibilities. The Committee believes that, as a society, we must fully develop the potential of these underrepresented populations, encouraging and supporting their academic success in higher education.

The purpose of this report is to help students and their families better afford a college education. Reports of this kind customarily consider how tuition and financial aid affect college and university finances. Consistent with its charge from the Board of Higher Education, however, the Committee has addressed these subjects, as well as the overall topic of college affordability, from the perspective of the student. This approach has enabled the Committee to consider more directly student and family concerns about affording a college education. This student perspective also has facilitated the development of a new set of related policy recommendations and the examination of issues that previously have not been addressed in an affordability context.

The recommendations presented in this report offer a road map to improve college affordability. Some recommendations, such as those on precollege academic preparation and college progress, explore new territory; others, such as those on tuition and fees and financial aid, cover familiar ground but seek to redirect policies and programs that have become ineffective or overburdened. Taken together, these recommendations are intended to help students afford college and reach their destination, a college degree.

The report's starting point is academic preparation, that is, high school courses and the knowledge and intellectual skills that students acquire before entering college. Unfortunately, precollege preparation too often resembles the old high school standby, the jalopy. Composed of an assortment of ill-fitting parts, the educational preparation of many high school graduates is not engineered for long trips, but rather proceeds by fits and starts or simply breaks down. About forty percent of all students who enter college do not graduate. Many who do graduate waste time and money making up for their poor preparation.

Students and their parents need to be made more aware of how improving precollege academic preparation and college progress can lower college costs. Curricular options currently are available at many high schools, such as the Advanced Placement Program, that enable students to receive college credit and better equip them for college. Colleges and universities need to work more effectively with high schools to expand and strengthen existing opportunities, as well as to stimulate and create new programs to improve precollege preparation.

Once in college, the road to a degree can be a circuitous one requiring careful navigation. All students confront a series of hazards and potential roadblocks in the form of course requirements, sequences, and enrollment limits before they can complete their degree on schedule. Students who are poorly prepared and require remedial coursework, in particular, can encounter formidable obstacles along this journey. Illinois higher education needs to more fully consider the needs of such students and how resources can best support their academic progress and success. At the same time, institutions should smooth the degree path so that well prepared students can efficiently proceed and even accelerate their progress. As part of this effort, colleges and universities and their governing boards should develop and communicate to students how they can graduate in less than the traditional four years.

College and university tuition and fees were given considerable attention in the Committee's recommendations. Tuition and fees threaten to become the runaway vehicle on the affordability highway. Having outstripped past controls, tuition careens from year to year and crisis to crisis with little guidance and direction. Greater control and better brakes are needed, along with better pretrip planning. The Committee has presented a number of recommendations in this report which would

stabilize tuition rates and rationalize the decision-making process. The Committee advocates a longer-term approach that would permit year to year tuition and fee adjustments within a framework that moderates the rate of increase. A central feature is for all colleges and universities to develop and adhere to multi-year plans for tuition and fees. The Committee also recommends strengthening the tuition process by having institutions include tuition and fee rate decisions in their state budget requests submitted each fall to the Illinois Board of Higher Education. In addition, we propose that the Board present an annual report on the topic of student affordability to assist colleges and universities and their governing boards in making tuition and fee decisions. This report would include information on past tuition and fee rates, students' ability to pay, inflationary indices, and institutional costs.

Another major area considered by the Committee was student financial aid policy. Student financial aid represents a major avenue for facilitating access and choice. However, in the past decade students have encountered greater difficulty in gaining entry to financial aid programs despite substantial increases in program funding. Congested with a growing number of applicants, many of whom have significant need, the performance of financial aid programs has slowed, and students have assumed a greater share of their own educational costs. While this trend is worrisome, the Committee strongly supports the fundamental structure of the financial aid system in Illinois and its reliance on a single student-centered, need-based program, the Monetary Award Program (MAP), for resident undergraduates. To improve the operation of state programs, the Committee has proposed a number of policy modifications, particularly in regard to concentration of need-based aid and the Monetary Award Program.

Illinois has one of the strongest higher education systems in the country, and the state has a long history of supporting access and choice for state residents. The Committee's recommendations seek to build upon this tradition. We believe strongly that both access and choice remain important educational goals for our society. To achieve these goals, of course, is a large task that will require considerable effort on the part of all participants in Illinois higher education, including students and families. A theme throughout this report is the need to expand upon and strengthen effective partnerships. The future, more than ever, will require such collaboration. In precollege preparation, the colleges and universities must work more closely with schools; in tuition policy, the colleges and universities and their governing boards and the Board of Higher Education must interact more closely and frequently to strengthen the decision-making process; and in financial aid, the resources and programs of the state and federal governments along with those of colleges and universities and private organizations must work in concert to maximize resources and program effectiveness. The Committee is confident that by acting together and mobilizing these resources we can assist students and their families to reach the final destination that they seek.

FOCUSING ON STUDENTS

Purpose of Report

The Committee to Study Affordability was established by the Illinois Board of Higher Education in September 1993 to examine ways to help students and their families meet college costs. The Committee was asked to recommend policies to:

- enhance student access to the variety of higher education opportunities in Illinois;
- assist students' efforts to improve the use of their time and resources in order to make college more affordable;
- control the growth and fluctuation of tuition and fees and other student costs and provide better integration of tuition decisions in the statewide budget development process;
- enhance the availability, predictability, and distribution of financial aid; and
- improve access and choice for nontraditional students.

Students were the focus of the Committee's work. Traditional approaches to the topic of affordability have addressed sources of support for institutions and the distribution of student financial aid across higher education sectors. While the Committee examined such issues, its deliberations and conclusions emphasized student perspectives and needs.

Making college more affordable is one of the highest priorities of the Illinois Board of Higher Education. This objective is also closely connected with other major Board priorities: strengthening undergraduate education, promoting the academic success of minority students, improving school-college partnerships, and enhancing economic development and preparation of the workforce (see Appendix A).

In developing its recommendations, the Committee considered how effectively the proposed policy changes supported other Board priorities. For example, the Board's policies on undergraduate education call for strengthening precollege academic preparation and enhancing school-college partnerships in order to smooth the transition from high school to college and, thereby, improve the quality of undergraduate education. The Committee's recommendations address this same subject from the perspective of student cost, that is, how academic preparation and school/college collaboration can affect student costs.

Committee Process

The Committee to Study Affordability was appointed by the Illinois Board of Higher Education in fall 1993 and held its first meeting in November. Notices of public hearings and the schedule for working meetings were distributed to over 1,000 individuals and groups. Between December 1993 and February 1994, the Committee held hearings in Edwardsville, Chicago, Palatine, and Springfield. Over 60 individuals made presentations, and most submitted written testimony. Among those testifying were students, faculty, financial aid officials, and college and university administrators. Also offering testimony were representatives of educational associations, such as the Federation of Illinois Independent Colleges and Universities and the Illinois Community College Trustees Association, and representatives of community organizations, including the Illinois Congress of Parents and Teachers, the Taxpayers' Federation of Illinois, and the Mexican-American Legal Defense and Education Fund.

The Committee to Study Affordability held seven working meetings between November 1993 and August 1994. Members of the Committee and approximately 100 interested individuals on the Committee's mailing list received background reports and staff discussion papers prior to each meeting. Illinois Student Assistance Commission (ISAC) reports were distributed and ISAC staff attended all meetings to discuss various issues with the Committee. Board of Higher Education and ISAC staff responded to special requests for information throughout the Committee's deliberations. Observers also attended each meeting, and time was set aside to hear their comments and suggestions.

This report presents conclusions and recommendations and related information and analysis for consideration by the Illinois Board of Higher Education. The first section discusses the overall issue of student affordability and presents general policy goals. The second section addresses the relationship between academic preparation and academic progress and college affordability and presents recommendations that would lower student cost through changes in academic policies. The third section addresses student financial aid policy and, in particular, policies governing the Monetary Award Program of the Illinois Student Assistance Commission. Trends and policy recommendations on tuition and fees are presented in the fourth section. The report concludes with proposals for ensuring the effective implementation and monitoring of the Committee's recommendations.

KEEPING COLLEGE AFFORDABLE: AN ILLINOIS TRADITION

A History of State Support for Access and Choice

Few states have Illinois' tradition of support for higher education or its broad array of college and university programs and resources. While many states in the United States have either strong public or private higher education, only a small number have both extensive public and private higher education systems.

Public higher education began in Illinois in the mid-nineteenth century with the issuing of a charter to Illinois State University in 1857. A decade later, the University of Illinois at Urbana-Champaign was established with funds from the federal land-grant program, and a normal school, later to become Chicago State University, was founded by the City of Chicago. By 1994, public higher education comprised 12 public universities offering about 1,600 instructional programs from undergraduate certificates through doctoral degrees, as well as strong research and public service programs. The state supports one of the largest community college systems in the country with baccalaureate-transfer, occupational, continuing education, and adult education programs offered by 49 community colleges.

Illinois has a vigorous private higher education sector including 105 nonprofit institutions and 19 proprietary schools that offer higher education degree programs. Private institutions enroll slightly less than half of all students attending four-year institutions and more than half of all students attending graduate and professional programs in the state. From liberal arts colleges to major research universities, private higher education institutions contribute significantly to educational training and economic development.

The practices, policies, and programs of the state of Illinois strongly promote educational access and offer opportunities to residents to take advantage of the varied educational programs in the state. Compared with other states, Illinois public university tuition and fee charges are moderate, averaging $3,100 in 1993-94. Community colleges, which are supported by a combination of local and state tax funds, keep tuition low, averaging $1,200 in 1994.

Financial aid is a partnership in which local, state, and federal governments join institutions in serving needy students. The state allocates approximately twelve percent of Illinois tax support for higher education to financial aid programs. About 90 percent of this financial aid is distributed to students through the Monetary Award Program (MAP), a need-based program which granted 122,000 awards in 1994. The $213 million appropriation for MAP in 1994 was second only to the

appropriation for New York's need-based program and exceeded the funding for similar programs in California, Texas, Florida, and Pennsylvania.

The state of Illinois sponsors a number of programs that enable residents to benefit from the educational programs available at private institutions. Private institutions receive direct assistance for serving Illinois citizens through the Financial Assistance Act and the Health Services Education Grants Act and participate in programs supported by the Higher Education Cooperation Act. Students attending not-for-profit private institutions, in which tuition averaged about $11,000 in 1994, are eligible to receive grants up to a maximum of $3,800 from the Monetary Award Program.

The overall structure of Illinois higher education has remained substantially unchanged since the mid-1960s when the Illinois Community College System was established, as were two public universities, Sangamon State University and Governors State University. While higher education capacity is now sufficient to meet student demand, the state has continued to develop programs and expand resources to extend student access. For example, the Illinois Board of Higher Education has funded centers, consortia, telecommunications, and special purpose programs to serve residents in areas without access to higher education programs. The state has also created a number of financial aid programs. The Minority Teacher Incentive Grant Program and the Illinois Consortium for Educational Opportunity Program were established for minority students, including students from African-American and Hispanic populations, and the Merit Recognition Scholarship Program for students with outstanding high school academic records. In total, state and local tax funds for operations and grants for Illinois higher education amounted to approximately $2 billion in fiscal year 1994.

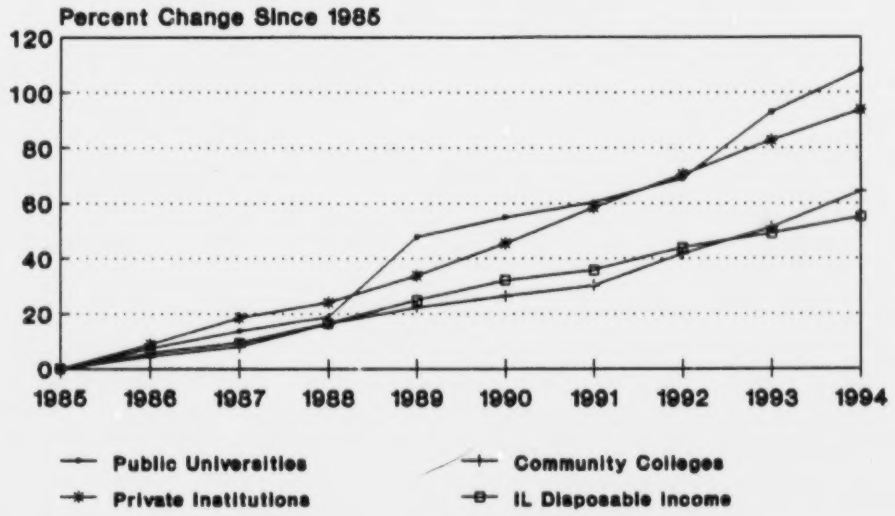
The Challenge to College Affordability

Affording an education has become increasingly difficult for many college students and their families. Tuition and fees have increased dramatically in the past decade, as shown in Figure A. Since 1985, public university and private institution tuition and fees have increased almost twice as fast as Illinois per capita disposable income.

All students and families have experienced the impact of rising costs and have had to make various adjustments in expenditures, savings, or income. Often they have taken out a loan, or increased their loan debt. Students with financial need, in particular, have had an increasingly difficult time. In a recent study, *Changes in Affordability of a College Education for Dependent Students in Illinois* (January, 1994), the Illinois Student Assistance Commission (ISAC) concluded that college affordability had decreased for low- to middle-income families between fiscal years

1982 and 1992. These students and their families have had to assume a heavier burden in financing their college costs, drawing more heavily on their own financial resources and/or borrowing more money from student loan programs. Some students have also made changes in their educational plans or in their college choice due to financial pressures.

Figure A
CHANGES IN TUITION AND FEES AND IL PER CAPITA DISPOSABLE INCOME, 1985-94



Recent surveys of students and their families have shown that access to higher education is a major goal and concern. Demographic and social changes within the United States also have been accompanied by greater awareness of the importance of extending higher education opportunities to all individuals, and the need to ensure that older students, women, and minorities have the opportunity to fully develop their talents, interests, and potential.

In the past decade, the state has increased substantially the amount of funding for student financial aid. The Monetary Award Program has grown from $93.1 million in fiscal year 1983 to $200.8 million in fiscal year 1993. Even these funding increases, however, have not enabled the MAP to keep pace with accelerating tuition and fee rates and the increased number of student applicants. Applications to the

program grew by over 20 percent, from 289,367 applications in 1983 to 366,425 applications in 1993, although the number of students receiving awards rose by less than four percent. The percentage of eligible students, as determined by the MAP needs analysis, who have actually received awards declined from 64 percent in 1983 to 53 percent in 1993.

Three factors are most responsible for the deteriorating ability of the Monetary Award Program to help students pay for college:

- stagnation and loss in income among low and middle-income families and shifts in the types of students,
- increases in college and university tuition and fees, and
- declines in the share of costs covered by the federal Pell award.

Because of these combined pressures, MAP has lost ground in making college more affordable for needy students. The Illinois Student Assistance Commission has responded to increased student demand by rationing awards. Among other measures, in recent years ISAC has set earlier application deadlines, increased expected student and family contributions, restricted living allowances, and set a family income ceiling. Taken together, these actions have restricted access to the Monetary Award Program and increased the amount of costs that program recipients and their families have had to absorb.

The difficulty that students and their families have encountered in meeting college costs occurs at a time when higher education has assumed greater importance for individuals and society. The discrepancy between the life-time earnings of high school and college graduates has widened, while the determinants of economic success for the state and the nation are more closely linked to the training and intellectual capacities of the workforce. It is clear that failure to maintain college affordability and accessibility could have wide ranging financial and social consequences and that this threat to affordability comes at a juncture in history when the state and nation's economies are vulnerable because of strong competition from European and Asian nations.

Strengthening the Illinois Commitment

Perhaps the first step in keeping college affordable for students and their families is to recognize that increases in tuition and fee rates cannot continue as in the past. Student access will fade if the trend of the past decade does not abate. However, making college more affordable for students and their families will require more than institutional restraint with regard to tuition and fees. The topic of

affordability must be approached in its broadest context and with recognition that many factors affect student cost. Resource efficiency, academic preparation, and academic progress, as well as financial aid and tuition and fees, are issues that must be considered.

The Committee strongly supports the Board of Higher Education's Priorities, Quality, and Productivity (P•Q•P) initiative. Higher education must use the resources with which it is entrusted as effectively as possible. Improving college and university productivity directly affects cost of instruction and, thereby, helps to contain increases in student costs. Qualitative improvements also affect the value of higher education and students' future career earnings. The absence of extensive recommendations in this report about resource efficiency should not be interpreted as a lack of Committee interest in this topic, but rather as a recognition of the direct connection and importance of the P•Q•P process for college affordability.

An area often overlooked in its implications for college affordability is academic preparation for college. Students who pursue a strong academic curriculum in high school perform at a higher level once they enter college and can more quickly complete their college programs than students who lack this preparation. The Committee believes that elementary, middle, and high school students and their families should be more aware of the connection between academic preparation for college and the overall costs of a college education. In addition, better use needs to be made of the college credit opportunities now available for high school students. Colleges and universities working with the Board of Higher Education and other education agencies need to expand school/college collaboration, as well as work to strengthen the college credit coursework available for students interested in such options.

Most college degree programs require more than a year's study. As a result, the costs incurred to pay for college result not only from the price of tuition and fees, but also from the time taken to earn a degree, that is, the number of credits in a degree program and the pace at which students proceed each semester to their degrees. While recognizing the wide range of student educational goals and needs, the Committee has concluded that college costs are often greater than necessary because of the time many students take to earn their degree. Colleges and universities should expand efforts to identify barriers that prevent students from expeditiously completing their degree programs and also offer opportunities to interested students to accelerate their degree programs and, thereby, reduce their costs.

The Committee to Study Affordability strongly supports continuation of the basic financial aid structure in this state which distributes aid primarily through a single, need-based, financial aid program that addresses the goals of access and choice. By most any measure, Illinois has one of the finest financial aid systems in

the United States. Although pressure and demand upon the Monetary Award Program have grown, the Committee believes that change is not necessary at this time and, indeed, should be resisted because of the relevance of existing goals and policies and the effectiveness of the current system. It is not in the state's interest to fragment efforts to address student financial need with programs that serve students in one educational sector or a particular student group. Financial aid policy also should continue to be student oriented and needs-based. Such a policy places purchasing power in the hands of needy students and encourages institutions to respond to their interests and needs, thereby, serving the interest of the state. Apart from this basic structural question, the Committee believes, as discussed below, that improvements can be made in financial aid policy.

The price of education, of course, is an indispensable part of the solution of keeping college affordable for students and their families. The Committee believes, as suggested above, that tuition and fee rate increases cannot be permitted to increase in the manner that has occurred in the past decade. Given the growth in demand for financial aid that has occurred in recent years and the inability of the state to keep up with this demand despite a significant increase in funding, it is unrealistic to expect financial aid to assume a larger role in maintaining access and choice. Controlling tuition and fee increases should be the primary mechanism to maintain college accessibility.

The Committee urges taking a longer-range perspective in setting tuition policy and advocates that all colleges and universities establish multi-year plans incorporating tuition and fee rate objectives. The Committee also has concluded that multiple factors need to be considered by institutions and governing boards in making tuition decisions and that it is inappropriate to base tuition decisions on a single factor. These multiple factors should include: past tuition increases, inflationary indicators, students' ability to pay, and the availability of other institutional sources of support.

Affordability Goals for Illinois Higher Education

In an effort to make college more affordable for college students and their families, the Committee to Study Affordability recommends adoption of the following goals:

1. Colleges, universities, and their governing boards, the Board of Higher Education, and other higher education agencies should place high priority on making college affordable in decisions about resource allocations, academic preparation, academic progress, financial aid, tuition and fees, and other areas affecting access and choice.

2. The affordability of a college education depends on institutions' ability to control operational costs as well as students' and families' ability to pay. Institutions should continue and expand efforts to use resources effectively, improve productivity, and enhance the quality of educational programs and services.

3. College affordability is inextricably linked to academic preparation and college academic progress. Active cooperation and coordination across educational levels should be undertaken to ensure that students are academically prepared for college and can complete their college education in an efficient manner.

4. The lack of financial resources should not be a barrier to higher education. State financial aid should be need-based and student-focused, and should recognize the wide variety of student educational goals and the diversity of educational programs and institutions available to students.

5. A college education should be affordable and accessible to all students. In order to maintain the affordability of a college education, students and their families should not be asked to assume a greater share of educational costs than they are now paying. Colleges and universities should make every effort to control increases in tuition and fee rates and other student costs and should establish multi-year plans that identify expected tuition and fee rate objectives.

ENHANCING ACADEMIC PREPARATION AND PROGRESS AND LOWERING COLLEGE COSTS

Education is a continuum with the academic preparation and attainment at one level directly affecting the academic progress and success achieved at the next. High school academic preparation directly affects the time necessary to earn a degree and has a major impact upon the educational costs paid by students and their families. Once in college, continuous academic progress is important because students who interrupt their education, or who do not proceed in a timely manner, are less likely to complete their degrees and more likely to incur extra costs.

The cost of a year of college is significant and substantial savings can be derived by reducing the time needed to earn a degree. An additional year of tuition and fees (not including living and other expenses) costs on the average about $1,200 at community colleges, $3,100 at public universities, and $11,000 at private institutions in 1994. Students who do not complete their programs in a timely manner not only pay additional college costs but also forego income from employment. In contrast, students who complete their degrees in less than traditional time can reduce their college costs.

The Importance of the Pre-college Years

A growing body of evidence shows that students with strong academic preparation are better equipped to begin and to complete their college programs and make better use of their time and resources. The Illinois Board of Higher Education report, *Undergraduate Education: Access and Preparation Reexamined* (March 1994), demonstrated that students who complete a more rigorous curriculum in high school have less need of remedial coursework, receive higher grades, and enroll in greater numbers in advanced courses in college. Other studies have shown that good preparation contributes to educational success by strengthening students' aspirations, social integration, and self-confidence.

Strong academic preparation can help students reduce their college costs by facilitating timely degree completion. Poorly prepared students often complete their education only after incurring additional time and costs. Table 1 shows that students who do not take a core of academic courses in high school are more likely to receive unsatisfactory grades in English and mathematics or be placed in remedial coursework in college. Poor preparation also can be an obstacle to college entry and success, particularly in disciplines such as mathematics, engineering, and the sciences. Students with poor preparation are more likely to change their academic plans and majors, and this can prolong the time they need to complete their college education.

Table 1

STUDENT ACHIEVEMENT
AND HIGH SCHOOL ACADEMIC PREPARATION

	High School Academic Preparation	
	With Core[1]	Without Core[1]
Mean ACT Composite Score--All Illinois Test Takers	22.8	19.6
Public University First-Time Freshmen (1991-1993)		
Enrolled in English		
Mean ACT Composite Score	22.4	21.2
Mean High School Percentile Rank	71.0	64.2
Percent Enrolled in		
Remedial English	6.6	10.3
Advanced English	4.2	3.2
Percent Receiving Unsatisfactory Grade[2]	6.5	10.3
Enrolled in Mathematics		
Mean ACT Composite Score	23.1	20.0
Mean High School Percentile Rank	74.4	59.3
Percent Enrolled in		
Remedial Mathematics	16.7	33.3
Advanced Mathematics	18.2	8.1
Percent Receiving Unsatisfactory Grade[2]	20.2	23.7

[1] Core coursework includes 4 years of English and 3 years each of mathematics, science, and social studies.

[2] Unsatisfactory grade received in courses in subject taken at any level.

Source: Public Universities' High School Feedback System and American College Testing, *1992 ACT Assessment Results: Summary Report, Illinois*

Finally, well prepared high school students are better positioned to accelerate their college programs and graduate in less than four years. About three percent of all freshmen entering public universities complete their undergraduate degrees in less than four years. Many of these students enter college with credit earned in high school through the College Board's Advanced Placement program or other proficiency testing. In 1992, almost 45 percent of Illinois' 853 high schools participated in the Advanced Placement program. Some offered only one course; others a full range of courses. In addition to the Advanced Placement program, there are a number of other programs that offer college credit. These include: the American College Testing Proficiency Examination Program, the College Level Examination Program (CLEP), the International Baccalaureate Program, and the Defense Activity for Non-Traditional Education Support (DANTES) Program.

Board of Higher Education policy emphasizes the importance of academic preparation. In November 1985, the Board adopted a set of high school courses required for admission to public university baccalaureate and community college baccalaureate-transfer programs. These college admissions requirements are intended to strengthen the preparation of students in core academic subjects and became effective in fall 1993 with freshmen entering public colleges and universities.

Other polices concerning academic preparation are based on recommendations to the Board from a specially appointed Committee to Study Undergraduate Education which issued reports in 1986 and 1990. These policies stress the need for colleges and universities to inform students and families of their expectations for academic preparation for college and to assist schools in strengthening the preparation of high school students. They also direct public institutions to provide opportunities to students who did not complete a college preparatory curriculum while in high school and to establish assessment programs to identify the academic needs of entering college students. Board policy calls for monitoring college academic achievement and informing high schools about the success of their graduates. To implement these policies, Illinois higher education has undertaken a number of critical initiatives to work with schools to improve preparation.

The Committee to Study Affordability has concluded that partnerships between schools and higher education must be strengthened. Poor academic preparation is a barrier to a college education for too many students. In addition, high school graduates who do enroll in college too often are unable to succeed, or waste considerable time and resources because they are poorly prepared to do college work. Colleges and universities must expand efforts to serve the needs of elementary, middle, and secondary schools to help improve preparation. Existing mechanisms to enhance school/college collaboration should be used more effectively, such as the High School Feedback System which informs high schools about the academic achievement of their recent graduates at public universities.

The Committee also believes that the academic learning that takes place in high school would assume added importance if there were a better understanding about how academic preparation influences college costs. Many students are unaware of the opportunities available for receiving college credit that exist in their schools, and how such credit can be used to reduce college costs. While college credit opportunities available to high school students have grown in recent years, there remains considerable potential for further development, particularly if colleges and universities assist schools in program improvement and expansion. Such efforts are important not only to support degree acceleration but also because students who have enrolled in such courses enter college with greater confidence and achieve greater success.

Schools and colleges and education agencies should also work to further improve the transition from high school to college, the college admission process, and the freshman-year experience. The number of students who drop out or stop out from college in their freshman year is an indication not only of lack of preparation, but also that many students do not enroll at the institution that best suits their needs.

Emphasis upon academic preparation and progress does not assume that all students enroll immediately in a baccalaureate degree program after high school or that only certain higher education sectors are affected by precollegiate preparation. Good preparation at the high school level is equally important, for instance, for those who enroll in a one-year certificate or an associate degree program at a community college. Such students comprise a significant portion of higher education enrollment and after graduation become a vital part of the state's workforce contributing to productivity and economic development. If students are to best use their time and resources, they must be prepared for and become knowledgable about the educational opportunities that exist beyond high school. Students and their families should ensure that the mission, programs, and services of the chosen institution are compatible with their educational needs and objectives. In turn, each college and university should inform applicants about the programs and services available, the importance of making appropriate choices about institutions and programs, and the applicant's potential for academic success at the institution.

Making the Most of College

The saying that "time is money" is one of the basic maxim's of the American business ethic. This truism also applies to other aspects of human lives. In some respects, a monetary approach to academic progress may seem antithetical to the process of higher education which emphasizes reflection and mature judgment. The Committee, in fact, strongly supports efforts to improve the quality of higher education and does not advocate a lockstep approach to student academic progress. Time-to-degree, however, is particularly important for many students, such as older students, nontraditional students, and students who will continue their education in graduate or professional school. Such individuals now comprise a large share of all undergraduates. For some students, taking more time in college offers a richer educational experience, allowing time for a broader selection of courses and educational experiences. For other students, taking more time in college can simply drain financial resources and present obstacles to realizing educational and career objectives. Higher education needs both the will and capability to respond to all types of students.

A Board of Higher Education study, *Baccalaureate Student Graduation, Time-to-Degree, and Retention at Illinois Public Universities* (May 1994), showed that slightly over half of the students who enter public universities as first-time freshmen earn a

baccalaureate degree and about half of degree recipients graduate in four years. The students who leave school are about equally divided between those who enroll for one year or less, and those who leave in their second year. Among students who entered public universities between 1983 and 1990, 25 percent graduated in four years, a total of 46 percent in five years, 52 percent in six years, and 55 percent in more than six years.

Board of Higher Education policies recognize the importance of establishing time frames for college students in pursuing their college education and emphasize the need to communicate these expectations to students through the student advising process. Board policies also call for institutions to ensure that support services maximize the opportunity for all students to succeed, especially student groups who historically have lower rates of participation and degree completion, as well as for institutions to assess student academic progress in their general education program and major and their development of baccalaureate-level skills. The Board of Higher Education is responsible for monitoring institutional trends in student progress and completion.

Students who are poorly prepared academically and require remedial coursework, in particular, are at greater risk of prolonging or not completing their college degrees. Although the ultimate objective is to eliminate the need for remedial programs, opportunities for students to correct deficiencies in preparation must be provided. Community colleges have developed effective programs to assist such students and have faculty who are experts in this field. Therefore, existing Board policy states that community colleges play "a leading role in remedial education." Although all colleges and universities should provide students with remedial instruction as identified by an assessment process, Board policy encourages universities "to establish cooperative arrangements with community colleges to provide remedial coursework to university students with deficiencies in writing, reading, and mathematical skills."

The Committee to Study Affordability strongly believes that one of the ways to encourage timely academic progress is to ensure that students and their families more fully understand the close connection between student academic progress and college costs. More attention needs to be paid to the total educational costs that students incur in earning a college degree, not just their annual student costs. College students should be encouraged to plan academically, as well as financially, to meet their total college costs and should consider, if appropriate, opportunities to maximize and even accelerate the completion of their degree programs.

Institutions should ensure that their policies and practices do not present barriers to timely degree completion and that institutional efforts promote and facilitate degree completion. To eliminate barriers, colleges and universities should

ensure that their existing academic calendars support student academic progress, provide flexibility to students, and make efficient use of institutional resources. Institutions should review existing academic programs to ensure that the number of credits required are appropriate. The Board of Higher Education should also address affordability concerns in approving and reviewing college and university programs.

In establishing course schedules, colleges and universities should ensure that obstacles to timely degree completion are eliminated. Institutions should also seek to accommodate changes in academic programs so that students changing majors, particularly in their freshman and sophomore years, can complete their majors without prolonging their time to degree.

All students should be advised that their academic progress will affect degree completion and college affordability. However, many students have special academic needs and job or family responsibilities that will necessarily affect their rate of progress. Institutions should promote and facilitate student and academic progress while being sensitive and responsive to student differences. Particular attention should be given to the needs of African-American and Hispanic students who have a lower degree completion rate and take longer to complete their undergraduate degrees than majority students. Facilitating the rate of academic progress of such students should positively affect their completion rate, as well as increase the percentage of African-American and Hispanic students that proceed to graduate or professional study.

The Committee strongly supports intensifying efforts to serve students who face special circumstances in maintaining their academic progress. Colleges and universities should more fully address the needs of students requiring remedial education and develop cooperative programs that serve students at community colleges who are enrolled in remedial coursework but intend to transfer and obtain a baccalaureate degree. Opportunities for nontraditional students should be expanded through such strategies as awarding credit for non-collegiate learning, expanding off-campus course availability, and promoting employer support for degree studies. In addition to serving the placebound student, off-campus degree opportunities provide an important opportunity for the needy student in lieu of the costs associated with being a residential student. With the state's new educational telecommunication capabilities, a major effort should be made to extend these off-campus opportunities to all parts of the state.

Finally, colleges and universities should assist students who wish to accelerate their academic programs to graduate in less than four years. Reducing the time that students take to earn a degree will improve productivity for institutions, as well as students. For example, if students take more courses each term and take less time

to complete a degree, institutions may be able to serve more students and use resources more effectively. Being able to accommodate larger numbers of students in higher education will become particularly important as the number of students graduating from Illinois high schools increases during the latter half of the 1990s.

Recommendations on Enhancing Academic Progress and Lowering College Costs

Statewide objectives for strengthening academic preparation for college and promoting collegiate academic progress in order to improve college affordability are:

- to heighten awareness among students and families at elementary, middle, and high schools concerning the effect of academic preparation and sustained academic progress on educational costs and college success;

- to increase cooperation and coordination among schools, colleges, and universities to strengthen academic preparation;

- to expand opportunities available to high school students and nontraditional students to receive college credit;

- to reduce institutional barriers to timely degree completion; and

- to expand opportunities available to college students who can benefit from accelerated programs, as well as to students who must extend their studies beyond traditional time frames.

To achieve these goals, the Committee recommends the following:

1. Colleges, universities, and their governing boards and the Board of Higher Education, working with schools and other education agencies, should ensure that students and their families are aware that pursuing strong academic preparation and participating in accelerated programs in high school can reduce college costs, while poor preparation often results in greater expenditure of students' time and financial resources.

2. Schools should ensure that students are informed of the high school coursework that is required for college admission. High schools should disseminate to students and their families information about the success of their graduates in college.

3. Education at all levels should expand opportunities for high school students to improve their academic preparation and, if appropriate, to enroll in courses for college credit while in high school.

4. The Board of Higher Education shall work with other education agencies to identify any rules, regulations, or other barriers that inhibit students from taking courses for college credit while in high school.

5. High schools, colleges, and universities should ensure that high school and entering college students and their families are aware of the need to plan, both academically and financially, to meet the total educational costs of their college education. Colleges and universities should provide planning materials and develop computerized scheduling and curriculum monitoring systems to aid students in planning their academic programs over a multi-year period.

6. Each college and university should inform a potential student about his or her likelihood of success and the programs and services available. Students and their families should be advised about the importance of making appropriate choices among institutions and programs.

7. Colleges and universities should eliminate barriers to timely degree completion and make improvements in academic calendars, curriculum requirements, and course scheduling and sequencing, as needed, to facilitate timely degree completion. Institutions should seek to accommodate student changes in academic programs so that students changing majors, particularly in their freshman and sophomore years, can complete their majors without prolonging their time-to-degree.

8. Colleges and universities should provide opportunities for students to accelerate degree completion, publicize these opportunities, and facilitate the efforts of students who seek to take advantage of them. Colleges and universities should establish programs that permit students to complete a baccalaureate program in less than four years.

9. College and university efforts to accelerate degree completion should address the needs of African-American and Hispanic, adult, and place-bound students, and any other student groups that historically have taken longer to complete their undergraduate degrees. Colleges and universities should also facilitate the academic progress of students enrolled in remedial programs, and cooperatively develop programs for students enrolled in remedial programs at community colleges who intend to transfer to a four-year institution to complete their baccalaureate degree.

10. The Illinois Board of Higher Education shall monitor, evaluate, and periodically report the results of efforts to improve precollegiate preparation and college academic progress. The Board should also make budget recommendations to further enhance precollege preparation and college academic progress.

ASSISTING NEEDY STUDENTS

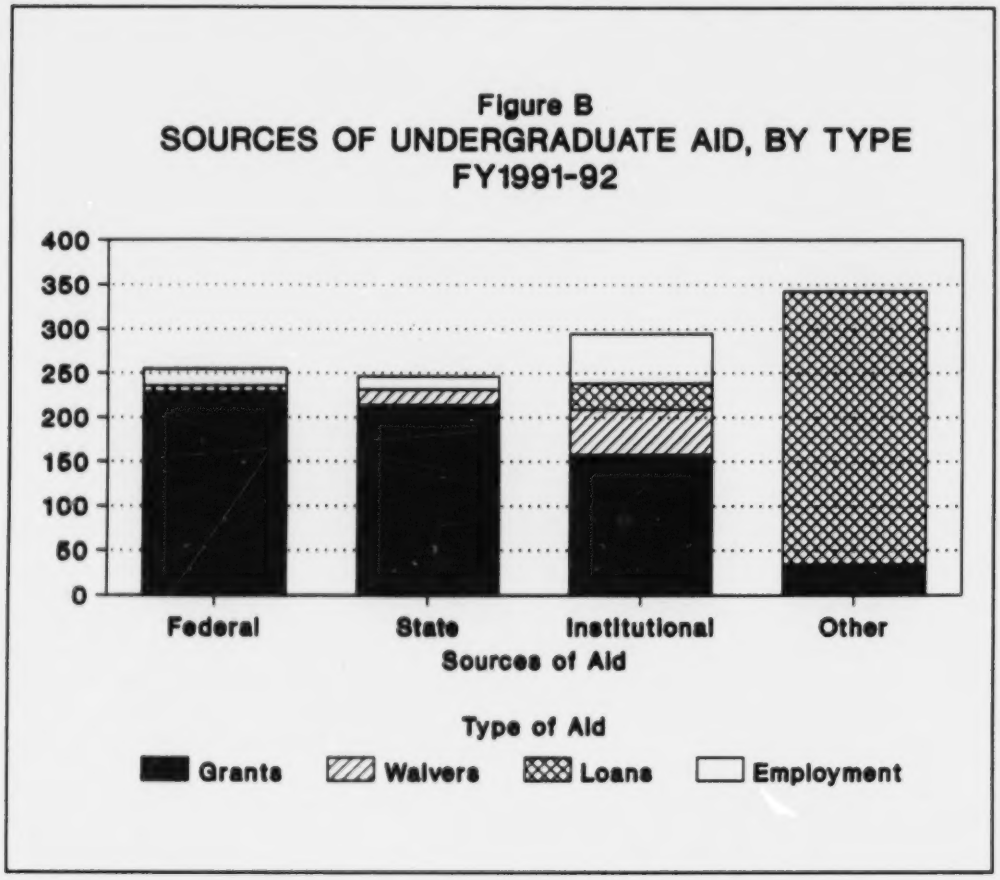
Mobilizing Resources for Access and Choice

Board of Higher Education student financial aid policy seeks, first of all, to promote student access and choice. As stated throughout this report, improving access is a major goal of the Committee. No student should be denied the opportunity to pursue a college education because of lack of financial resources. The wide variety of different institutions in the state, including 124 private colleges and universities, represents an important resource for meeting varied educational goals. Just as various social and economic changes have reframed and revived the issue of access, the increasing diversity of the state's population has placed new emphasis on promoting the goal of educational choice. In a future that will be characterized by greater student diversity, educational choice should remain a major policy goal.

Over the past four decades, institutions, as well as state and federal governments, have created a multitude of programs that work together to meet financial resource needs. With the passage of the GI Bill in the post-World War II era, and more importantly, the creation of need-based financial aid programs, including the federal Pell program and Illinois' Monetary Award Program during the 1960s and 1970s, undergraduates who otherwise would not have had the resources to attend college have been able to obtain a college degree.

The *Illinois Student Financial Aid Survey, 1991-92* conducted by the Illinois Board of Higher Education indicated that 410,970 undergraduate and graduate students at Illinois colleges and universities received $1.7 billion in financial aid in fiscal year 1992. Undergraduates received a total of $1.1 billion in financial aid. Figure B shows the distribution of aid to these undergraduates by major funding sources and aid types. It indicates that Illinois undergraduates received comparable amounts of aid from federal and state programs. The largest amount of federal funds were awarded through the Pell program. Illinois undergraduates received a total of $194 million in Pell grants in 1992. Community college students received 37 percent, public university students 35 percent, and private college and university students 28 percent of Pell funds distributed in this year.

In fiscal year 1994, a total of $241 million in state funds was appropriated to the Illinois Student Assistance Commission, and the Monetary Award Program (MAP) received $213 million, or about 90 percent of this amount. In addition to MAP, other major ISAC programs include Veterans' Scholarships, National Guard Scholarships, Merit Recognition Scholarships, and Minority Teacher Incentive Grants. These programs, which award funds on criteria other than financial need, received about $23 million in fiscal year 1994.



The heart of the financial aid process is the needs analysis which facilitates coordination across state, federal, and institutional aid sources and types of aid including grant, loan, and work assistance. The financial needs analysis begins with an examination of a student's personal and family assets and income reported in the financial aid application. From this information is determined the family contribution assumed available to meet college costs. Illinois' Monetary Award Program uses this analysis to fund student tuition and fee costs up to the statutory maximum award. The Monetary Award Program also incorporates a student's federal Pell award, which typically funds living expenses and other costs, into its funding formula. The final step in the award process occurs when a financial aid officer completes a student's "aid package". The aid package builds upon MAP and Pell awards to meet a student's educational and living costs through a combination of other types of aid, such as federal and institutional grants, loans, and work assistance. Table 2 shows an example of a financial aid package for a typical student with a family income of less than $20,000 attending a public university with a cost of $9,100.

Table 2

SAMPLE FINANCIAL AID PACKAGE

Type of Support	Amount of Support
Family Contribution	$1,100
Federal Pell Grant	1,250
Illinois Monetary Award Program Grant	3,290
Federal Supplemental Education Opportunity Grant	500
Federal Work-Study	1,870
Federal Loan (Subsidized)	1,090
Total	$9,100

Source: Illinois Student Assistance Commission

Table 3 shows the distribution of MAP awards. The mean award and the distribution of family income vary by sector because of differences in tuition and fee costs. Students at private institutions, for example, receive larger awards because of the higher tuition and fees at these institutions. The variation in awards among sectors does not fully compensate for their differences in costs. For example, the average award at community colleges represents 58 percent of average costs, while the average award at private institutions represents 28 percent of average costs. After the distribution of MAP awards, unmet need for students remains highest at private institutions and lowest at community colleges, as shown in Figure C. This figure also illustrates the importance of Pell awards which cover noneducational costs and do not vary significantly among students attending different types of institutions.

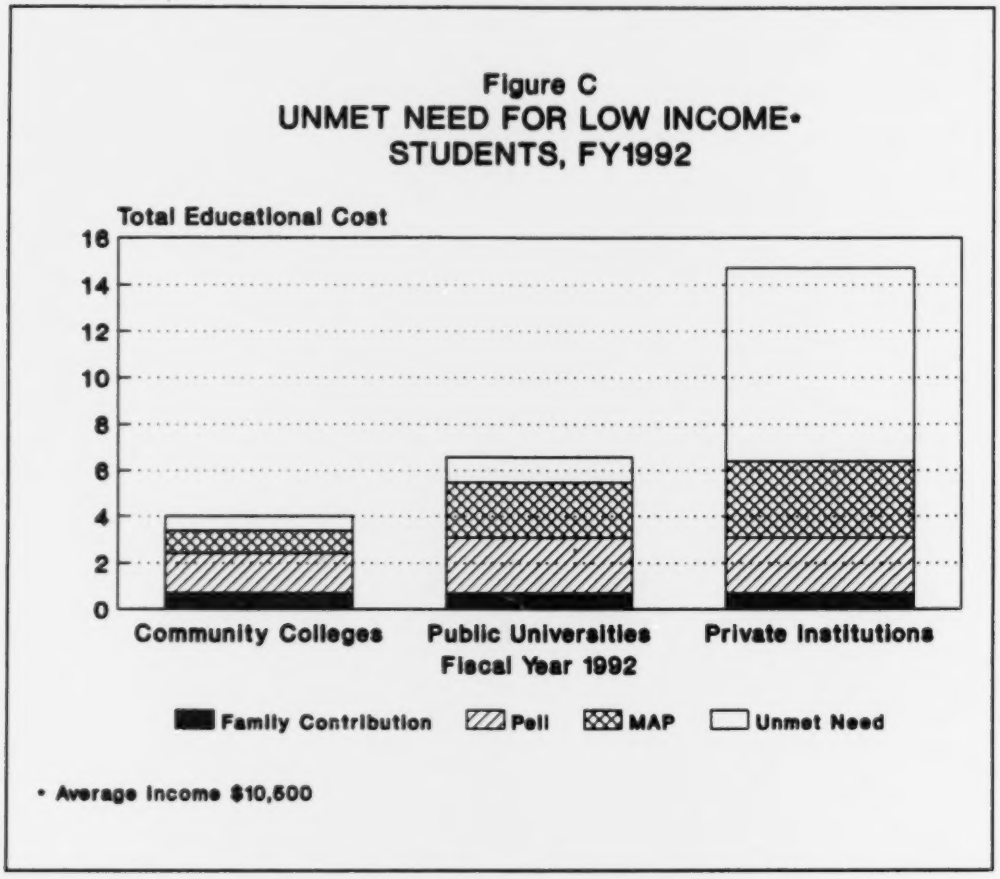
Table 3

WHO RECEIVED MAP AWARDS?
FISCAL YEAR 1993

Students Attending:	# of Recipients	Average Tuition and Fees	Mean Award	Income of Middle 50% of Recipients*
Community Colleges	34,903	$ 1,108	$ 642	$ 3,500 to $21,400
Public Universities	40,356	2,901	1,957	10,700 to 30,000
Private Institutions	34,992	10,271	2,843	14,700 to 40,200
All Institutions	110,251	3,676	1,822	9,900 to 31,000

* Family Income of Eligible Dependent Students

Source: ISAC *Data Book*



Notwithstanding significant appropriation increases, MAP has lost ground in meeting total student need. New MAP dollars have enabled the mean award to increase by 108 percent from $878 in fiscal year 1983 to $1,822 in fiscal year 1993. However, the number of award recipients increased by only four percent despite a 20 percent growth in applications during the 1983 to 1993 years. The net result has been a significant growth in unfunded student costs. In fiscal year 1983, there were 106,010 MAP recipients, and MAP payout amounted to $93.1 million, or 64 percent of the $145.1 million required to fully fund all eligible applicants. In contrast, in fiscal year 1993, there were 110,251 MAP recipients, and MAP payout amounted to 53 percent of the $379.5 million required to fully fund all eligible applicants.

While the purpose of MAP has not changed since its origin in 1968, the nature of the clientele served has changed. When MAP originated in 1968, 86 percent of all students receiving awards attended private institutions. In fiscal year 1993, students attending private institutions comprised less than half of all MAP recipients. Although more institutional aid has been made available to students attending private

colleges and universities, it has been funded largely through tuition increases. It is questionable whether this approach should continue and whether it will not ultimately endanger access to private institutions.

Increased tuition and fees at public institutions has resulted in more students becoming eligible for MAP in recent years. However, MAP now supports a lower percentage of those students eligible to receive MAP awards at public institutions, and students and families have been asked to contribute more towards a college education than a decade ago. This erosion of access has occurred even though MAP appropriations rose by more than twice the rate of inflation during this time.

One of the strategies for improving access to public institutions proposes using significant increases in tuition to fund increased student financial aid programs. Under this approach, tuition from students who could afford to pay would be used to fund grants for needier students. The Committee recommends against establishing such a high tuition/high aid policy at this time. As a practical matter, there is concern that funding for student financial aid programs would not be able to keep pace with increases in student costs and need, as they have not kept pace during the last decade. Secondly, high tuition at public institutions might discourage many students from attending, regardless of the amount of aid that is available.

Increasing student costs also have had implications for financial aid programs other than MAP. The federal Pell program has been unable to keep pace with student demand and has implemented more stringent rationing criteria, targeting awards to a needier student population. Many students have also increased their borrowing, turning to various types of loan programs. While student loans are a necessary part of educational finance, the Committee is concerned about the increasing reliance of some students upon loans. Often a student loan represents a good investment given the earning potential of a college degree. On the other hand, many students lack financial experience and some do not appreciate the consequences of incurring debt. Students should minimize their reliance on loans, particularly students who have a higher probability of not completing their education and who are less likely to benefit financially from their college education. Institutions also should help students lower their borrowing, for example, by reducing noninstructional costs and finding them part-time employment.

Students who are particularly affected by the decline in college affordability are those with financial need who are not eligible for state student financial aid. This includes, in particular, students enrolled less than half-time, proprietary school students, and out-of-state students, all of whom are excluded from the Monetary Award Program. Apart from the issue of extending award eligibility to some of these students, which is discussed below, the Committee urges colleges and universities to consider the needs of such students when distributing institutional student aid.

Since demand for student financial aid continues to increase faster than available funding, the highest priority should be placed on need-based programs. Therefore, the Committee has concluded that the Board of Higher Education and the Illinois Student Assistance Commission should reexamine all non-need state grants for possible elimination or reduction in program scope and funding.

Coordination, Communication, and Planning

Student financial aid has become a large and highly complex system involving multiple programs and funding sources. Given the nature of this system, coordination is essential in order to maximize resources and respond to student needs. While program administration is coordinated, such as incorporation of the federal Pell award into the MAP formula, the Committee believes that planning and policy formulation should more thoroughly consider coordination across funding sources. As part of this effort, the Committee strongly encourages Board members, state officials, and other interested citizens to become more aware of the partnerships needed to support access and choice. Changes in the Pell program and other federal programs, for example, substantially affect affordability and states often need to make up for shortfalls in federal programs.

Increases in tuition and other student costs have made it more important for students and their families to become aware of the financial aid available to them. In recent years, ISAC has undertaken significant outreach efforts, including contact with school personal and high school students and publication of guides and brochures (see Appendix C). Because the most effective means of communication, one-on-one conversation and mass media, are inherently expensive, enhancing financial aid awareness may be difficult. Nevertheless, the Committee believes that communicating information about financial aid availability should become a higher priority for all education agencies and colleges and universities. Achieving this goal will require greater effort and expense, as well as more imaginative and creative programs.

The Illinois Student Assistance Commission, colleges, and universities should provide information that enables students and their families to more fully understand and incorporate information about financial aid into their plans for financing a college education. Students need to know in advance their tuition, fee, room, and board costs. Students and their families also should know the amount that current need formulas expect them to contribute from their own resources to pay for college. Easily understandable brochures and interactive computer programs with this information should be made widely available. Prospective students and families should know their eligibility for Pell and MAP awards, the approximate award amount, and the type and amount of institutional grants offered by colleges and universities. Such information, for example, would help students in selecting a college

and enable them to estimate their likely level of loan debt and repayment schedule and determine employment requirements. Equally important, such information would encourage younger students and their families to save to meet upcoming college costs.

Monetary Award Policy

Current Board of Higher Education and Illinois Student Assistance Commission policies prescribe many MAP criteria and requirements. State law extends eligibility to state residents enrolled in Illinois nonprofit institutions and limits the use of Monetary Awards to payment of tuition and fees. Restricting the award in this manner prevents students from using MAP funds to support living costs. Students, however, can use Pell awards and other grant, loan, and work assistance for such costs.

State statute also currently establishes the maximum MAP award at $3,800. The MAP maximum award primarily affects private college and university students, although some University of Illinois tuition and fee charges exceed this amount. Board policy is that the maximum award should approximate 65 percent of the mean-weighted average of nonpublic institution tuition and fees. When the Board first adopted this policy, the average MAP award approximated this figure. However, because funding for MAP has not kept up with tuition increases at private institutions, the current MAP maximum now represents 32 percent of the average $10,899 for private college tuition and fees. The maximum award would equal $7,100 if the maximum award met Board policy.

The Committee advises that the existing maximum award policy, tied to average tuition and fees at private institutions, no longer serves as an effective guide for state funding. This has been recognized by the Federation of Independent Illinois Colleges and Universities which recently proposed abandoning this standard in favor of setting the maximum award at the average state subsidy received by students attending public universities. The Board of Regents has advocated setting the maximum award so that it would cover the tuition and fees of any public university, that is, at the highest public university tuition and fee level. The Committee has concluded that basing the maximum award on public or private university tuition and fee rates or the public university subsidy is problematic given wide fluctuations in these rates in recent years. Instead, the maximum award should rise at a pace that supports students, but does not encourage high tuition and fee rate increases. The Committee recommends, therefore, that the Board consider each year a variety of factors, such as trends in tuition and fees, students' ability to pay, and economic indicators in making recommendations about the maximum award.

State statute also limits MAP eligibility to students enrolled for up to five years of full-time or ten years of half-time enrollment, and current ISAC rules limit eligibility to students who are enrolled at least half time (usually six credit hours or two courses). In recent years, some institutions and students have encouraged extending MAP eligibility to students enrolled less than half time. Because the needs of currently eligible students have not been met in recent years, the Committee concluded that both the benefits of extending MAP to such students and the resulting costs need to be examined. Since the information required to assess benefits and costs is not currently available, the Committee recommends that Board and Commission staff undertake further study including possibly pilot projects to assess student need and strategies for implementation. It should be noted that the Pell program, which supports living and other costs, began funding less than half-time students in 1993-94 which should improve affordability for these students.

While state statute limits MAP grants to students attending nonprofit institutions, Board policy recommends extending eligibility to students attending degree-granting proprietary institutions. The Board of Higher Education has responsibility for granting operating authority and program approval for such proprietary institutions. Seventeen of the 19 degree-granting proprietary institutions enroll undergraduate students. Because the Monetary Award Program is student-based and promotes student choice, the Committee believes that Board policy should continue to affirm the desirability of extending MAP awards to students attending degree-granting proprietary institutions.

The Committee also considered the Board policy regarding the number of years or credit hours for which students may receive MAP awards. As noted throughout this report, the Committee is concerned about the length of time that many students take to complete their academic programs. Shortening time-to-degree is an important way to enhance student affordability, and state policy should contain incentives to promote academic progress and avoid prolonging degree completion. The committee decided not to recommend lengthening eligibility and supports the current five years of full-time and ten years of part-time study.

Recommendations on Assisting Needy Students

The Committee to Study Affordability recommends the following statewide objectives for student financial aid:

- to provide educational opportunities to all residents of the state irrespective of their financial status; and

- to make a wide range of educational opportunities available to residents of the state, recognizing the diversity of student goals, educational programs, and institutions.

To achieve these goals, the Committee recommends the following:

1. State financial aid should be distributed to students on the basis of financial need.

2. The Board of Higher Education and the Illinois Student Assistance Commission shall review programs that are not based on financial need to determine whether the purpose of these programs has been achieved, develop alternative means for achieving these purposes, and reallocate funds to need-based programs.

3. The Board of Higher Education, Illinois Student Assistance Commission, and colleges, universities and their governing boards should make every effort to ensure that all potential students, particularly minority and low income students and their families, receive information about the availability of financial aid.

4. Students and their families should be encouraged to plan ahead to pay for their college education. The Illinois Student Assistance Commission and colleges and universities should present information to students and their families about their expected contributions and projected Pell and MAP awards based on financial profiles.

5. The Illinois Student Assistance Commission and colleges and universities should simplify the application and need evaluation processes and coordinate the administration of state student financial aid programs with federal, institutional, and private programs.

6. The Board of Higher Education and the Illinois Student Assistance Commission shall monitor the impact of federal and institutional grant programs upon state programs and advocate changes in federal programs when they affect the administration or distribution of state student financial aid.

7. Colleges and universities are encouraged to use institutional grants to promote retention of first and second year students and to reduce dependence upon loans, particularly for students who are academically at risk. The Illinois Board of Higher Education and the Illinois Student Assistance Commission shall examine the feasibility and impact of reallocating student financial aid resources to provide larger grants to first and second year students to promote retention and reduce loan burdens.

8. Colleges and universities should evaluate all admission and operations procedures to ensure that such procedures do not impose unnecessary financial hardship nor discourage access for the neediest students.

9. An Illinois resident, enrolled at least half time and attending an Illinois college or university, should be eligible to receive a Monetary Award. Students at proprietary institutions that grant degrees should be eligible for a Monetary Award.

10. The Monetary Award Program should support tuition and fee costs. Aid should be awarded according to student need and resources. Students should be eligible for a Monetary Award for five years of full-time or 10 years of half-time study.

11. The Monetary Award Program maximum award should increase annually at a rate that is consistent with reasonable increases in student tuition and fees. In making its annual recommendation for the maximum award, the Board of Higher Education should consider public and private tuition and fee increases, trends in instructional costs, and factors associated with students' ability to pay.

12. Application deadlines established for the Monetary Award Program should seek to facilitate student access.

13. The Board of Higher Education and the Illinois Student Assistance Commission, with the assistance of colleges and universities, shall use various means to evaluate the benefits and program costs of providing aid to students enrolled less than half-time.

KEEPING COSTS AFFORDABLE

Existing Policies and Trends

Tuition. All students attending colleges and universities face several types of costs: tuition, fees, living expenses, books, and supplies. Tuition is the basic charge covering a portion of the cost of education. Under existing policy and statute, public university tuition rates are established by governing boards. Community college tuition rates are established by locally elected boards of trustees, although state law establishes a ceiling that limits community college tuition to one-third of the previous year's per capita cost. Community college tuition revenue is controlled locally and is not appropriated by the General Assembly. Private college and university tuition rates are determined by their boards of trustees.

The Board of Higher Education acts in an advisory capacity formulating general tuition policy for public institutions and including recommendations for increases in tuition in its annual budget recommendations for higher education. The General Assembly and Governor have final authority over tuition for public universities through the appropriation process.

Current Board of Higher Education policy is that tuition charges should approximate one-third of instructional costs in a university system. Out-of-state students are expected to pay their full instructional cost. Increases in tuition are to approximate the rate of increase in relevant economic indicators including the Higher Education Price Index.

As shown in Table 4, long- and short-range trends in tuition at Illinois institutions of higher education have exceeded increases in inflation and other economic indicators. During the past decade, public universities have had the highest rate of increase followed by private institutions and community colleges. Between 1985 and 1994, state support for higher education kept pace with inflation. The Consumer Price Index increased by 39 percent while general revenue funding for higher education grew by 47 percent.

Table 4

CHANGES IN TUITION AND FEES
AND ECONOMIC INDICATORS
FY1985 TO FY1994

Change in Tuition and Fees	1985-94
Community Colleges	64%
Public Universities	108
Private Institutions	94
Change in Economic Indicators and State Tax Support	
Consumer Price Index	39%
Higher Education Price Index	48
Illinois Per Capita Disposable Income	55
General Revenue Funding	47

Sources: Illinois Student Assistance Commission, Research Associates of Washington, and Data Resources, Inc.

With the growth in public university tuition, the percentage of instructional costs paid by undergraduate students has increased substantially. As shown in Table 5, average undergraduate public university tuition (fees not included) represented 49 percent of undergraduate public university instructional costs in 1993-94 compared with 31 percent in 1985-86. Contrary to existing policy, undergraduate tuition exceeds one-third of instructional costs at each public university system.

Table 5

TUITION AND UNDERGRADUATE INSTRUCTIONAL COSTS
AT PUBLIC UNIVERSITIES
FY1986 TO FY1994

	FY1986	FY1994
Average Undergraduate Instructional Cost	$3,782	$4,786
Average Annual Resident Tuition	1,169	2,320
Tuition as Percent of Cost	31%	49%

Source: BHE Records and Discipline Cost Study

Fees. Fees are charges that are assessed mainly for noninstructional activities. In the public sector, fees finance many of the same activities that are funded from tuition revenue in the private sector. Private institutions report few, if any, such fees. Mandatory fees are charged for a variety of purposes, including health insurance;

intercollegiate athletics; student government; transportation services; student publications; debt and principal payments for bond-financed buildings, such as student unions and athletic arenas; and computer purchases. Such fees do not include room and board charges. Some fees are applicable only to certain students (e.g., charges to obtain copies of transcripts, laboratory fees, etc.).

Most fees paid by students attending public universities are not appropriated and, therefore, are outside the budget development and appropriations processes. Board of Higher Education fee policies state that increases in such fees should approximate inflation and student financial aid funds should be appropriated to offset fee increases for students with financial need. To control increases in fee charges, Board policy states that no new fees should be created to finance instructional activities, and new fees for noninstructional purposes should require student referenda.

In 1994, annual mandatory fees for public university undergraduates ranged from a high of $1,048 to a low of $130. Variations among universities in annual fees reflect the diversity of student needs and interests, as well as institutional practices. Annual fees at residential universities tend to be significantly higher than those charged at institutions comprised mainly of commuting students. For example, at one university, undergraduate fees in fiscal year 1994 included charges for general student activities, recreational activities, and counseling and career services. In contrast, undergraduate fees for students at a second institution included charges for activity fees, recreational activities, health services, health insurance, student union support, general activities including debt service and maintenance for buildings constructed with revenue bonds, transportation services, student-to-student grants, student organization activities, student government activities, and performing arts center support.

In the past decade, annual undergraduate mandatory fees at Illinois public universities have increased rapidly, outpacing both growth in inflation and disposable income and negatively affecting college affordability. Seven of the twelve public universities now have fee charges that exceed $700 a year. The weighted-average student fee charge was $799 in fiscal year 1994, or 25.5 percent of the weighted average of combined tuition and fee charges at public universities.

Time for a Change

Illinois college and university tuition and fee rates have increased at unacceptable levels over the past decade. The Committee to Study Affordability believes that if such rates of growth continue in the next decade, the cost of higher education will be beyond the reach of many students and their families. Existing policies have not provided a proper context for restraining tuition and fee growth,

and new policies are needed which can demonstrate more effectiveness. Colleges, universities, and their governing boards also need to amend the process for setting tuition and fee levels. As part of its review of tuition and fee policy, the Committee considered whether to recommend changing authority for setting tuition rates to statutory control. The Committee rejected such a change and has concluded that governing boards need to exercise more discipline and control over tuition and fee rates.

The policy to base tuition on one-third of instructional cost is rooted in the Board's philosophy that students and the state should share in meeting instructional costs. The one-third percentage was first recommended by a 1973 Carnegie Commission report, *Higher Education: Who Pays? Who Benefits? Who Should Pay?* This report did not give any specific rationale for advocating the one-third percentage. In many states in the early 1970s, tuition was about the same or less than this recommended percentage. The Carnegie Commission's recommendation facilitated efforts in a number of states to increase tuition charges. It was not generally seen as an attempt to control tuition costs.

The Committee has concluded that a tuition policy based on one-third of instructional costs is no longer relevant to the fiscal conditions faced by either students or by higher education institutions in this state. Implementing current policy would require a significant cost reduction, threaten educational quality, or necessitate a massive infusion of additional tax dollars. The Committee believes that instructional cost should be retained, as explained below, as one of several factors used by institutions and the Board of Higher Education in making tuition decisions.

The Committee has also concluded that linking tuition levels to any specific index, such as the rate of inflation or disposable income, does not adequately recognize the multiple and complex factors involved in tuition decisions. Tuition is a major institutional revenue source. The two other major revenue sources, state tax dollars for public institutions and private endowments for private institutions, can change substantially in a year and, thereby, affect tuition decisions. Institutional operational budgets are subject to a variety of influences (e.g., student enrollment, federal mandates, and new state laws such as early retirement) that have immediate and unavoidable resource implications. Given the nature of college and university fiscal conditions, the Committee believes that it is necessary to consider a variety of factors in developing tuition recommendations on an annual basis. From a longer perspective, however, colleges and universities should be expected to maintain moderate tuition and fee increases.

To maintain tuition and fee restraint in the long term, public universities should develop four-year plans for tuition and fees. These plans should relate tuition and fee increases to past tuition and fee increases and other factors such as inflationary

indices, students' ability to pay, and institutional resource needs. Colleges and universities should develop these plans with the purpose of communicating anticipated future costs to students.

Since students and their families have been asked to pay an increasing share of the cost of education and to spend an increasing share of their disposable income for tuition, public institutions need to make greater efforts early in the process to inform students about impending tuition increases. Students and their families need to be informed well in advance of tuition and fee increases to have time to save in order to meet these additional charges. A four-year tuition and fee plan for universities is consistent with the timeframe that traditional students will need to plan for completion of a baccalaureate program.

The Committee has also concluded that improvement is needed in the process by which tuition decisions are made. The Committee advocates adoption of a more effective means of incorporating tuition decisions into state budget development and a more thorough consideration of data related to student affordability. Governing boards should include decisions about tuition and fees in their fall budget requests to the Board of Higher Education so that the Board can consider these requests in making its budget recommendations for the next fiscal year to the Governor and General Assembly, and to make appropriate recommendations for student aid funding.

Students should be considered and well represented in all decisions involving changes in tuition and fees. Student representation should include membership on governing boards and standing committees considering tuition and fee issues, as well as braod student involvement in decisions at the campus level. The participation of students in the fee decision-making process should be strengthened. Students should be consulted about fee increases. When new fees are developed or fee-based programs expanded or altered so that major increases in fee charges result, students should be consulted in a formal manner. Students should have an opportunity in the formative stages to shape a proposal for a new fee or a restructured fee program. Such consultation could take the form of asking the advice of the student senate or establishing an advisory committee composed of student representatives to consider such fee requests. In addition, any proposal including such a change should be put before the students in a referendum that facilitates and encourages their full participation.

The Board also should develop an annual report on affordability to serve as the basis for governing board decisions on tuition and fees and to serve as the foundation for developing the annual budget for higher education. This report should include data on trends in tuition, fees, and other student costs; trends and projections for student financial aid; changes in indicators of the state's economic condition and

families' ability to pay for college; tuition and fee charges at peer institutions in other states; trends in institutional instructional costs and state support; and other information related to tuition decisions.

Recommendations on Keeping Costs Affordable

The Committee to Study Affordability recommends the following:

Colleges and universities tuition decisions should support the following statewide goals:

- to foster participation in and reduce barriers to higher education,
- to assist students and families in planning and saving to meet higher education costs, and
- to ensure that decisions about tuition and fee levels are included in planning and budget development at the campus, system, and state levels.

To achieve these goals, the Committee recommends the following:

1. Governing boards, colleges, and universities should develop, and annually update, four-year plans for tuition and fees. In developing these plans, institutions should consider multiple factors such as students' ability to pay, inflationary indicators, instructional costs, and institutional resource needs. Planned changes in tuition and fees should be announced and published a year in advance of implementation so that students and families have time to prepare to meet increased costs.

2. Governing boards for public institutions should include tuition rate changes and the resulting revenue changes in their annual state budget requests to the Board of Higher Education. Fee increases should also be reported with the budget request so that they may be considered in developing recommendations for student financial aid programs.

3. Governing boards should not create any new fees to finance instructional activities and should consult with students when increasing non-instructional fees. Governing Boards should submit any proposal that includes new fees for noninstructional purposes or significantly restructures existing fee programs for review by a student advisory committee and to a student referendum. Colleges and universities should make every effort to ensure that a sufficient number of students participate in any referendum concerning new fees or restructured fee programs so that the vote accurately reflects student opinion. Institutions

should not shift costs from general revenue funds, tuition, and other revenue sources to student fees.

4. Governing boards should examine how institutions can reduce reliance upon fees as a revenue source. The Board of Higher Education, working with colleges and universities and governing boards, should examine the nature and scope of student fees and consider alternative methods of maximizing benefits and reducing fee costs.

5. The Board of Higher Education, in consultation with the Illinois Student Assistance Commission and colleges and universities, shall examine the utility and feasibility of collecting additional information to support decisions on tuition and fees and student financial aid, including information on family income of students attending colleges and universities and costs of instruction at all types of institutions.

6. The Board of Higher Education shall annually publish and distribute to Illinois colleges, universities, and governing boards a report on college affordability. This report should present analyses of trends in tuition and fees, students' ability to pay, instructional costs, state support, and other information relevant to the setting of tuition and fee rates.

NEXT STEPS

Illinois has a long history of supporting access and choice in higher education. The state has dedicated substantial resources, and higher education has expended considerable energy and expertise to maintain this tradition. Nevertheless, in recent years, students and their families have had greater difficulty in meeting college costs. Tuition and fees have increased substantially at rates greater than inflation, and student financial aid has not been able to keep pace with the growth in student need. The recommendations included in this report respond to these new challenges. It is clear that if the state is to strengthen its support for access and choice numerous improvements and changes must be made involving a wide variety of policies, programs, and people.

The Committee to Study Affordability has broadly considered its charge, presenting a spectrum of recommendations that address resource allocation, academic policies, tuition and fees, and student financial aid. The breadth of issues examined reflects our desire for comprehensiveness and the conviction that some topics that generally are not considered in studies of college affordability, such as precollegiate academic preparation and time-to-degree in college, needed full examination. The Committee realizes that the agenda that has been put forward is an ambitious one, but we are convinced that much effort, as well as new thinking and new initiatives, is required if progress is to be made in making college more affordable for state residents.

Implementing the recommendations contained in this report will require the active involvement of Illinois higher education. The recommendations are directed to state education agencies, as well as the colleges and universities in all higher education sectors. A number of recommendations also are intended to inform students and their families about the things they need to know and can do to make college more affordable.

Many recommendations in this report have implications for the Illinois Board of Higher Education. Some recommendations seek changes in Board of Higher Education policies, for instance, in regard to tuition and fees and financial aid, while others direct specific actions, such as the Board's development of an annual affordability report. In addition, the Committee also advises that the Board encourage and assist the implementation of the many recommendations that require the direct action of Illinois colleges and universities. Of particular importance in this regard is the state budget process. In the formulation of annual recommendations for the state higher education budget and the implementation of other state wide practices and procedures, the Board should incorporate incentives for colleges and

universities and look for other opportunities to advance this report's recommendations.

The Committee has identified a number of issues for continued or follow-up studies. For instance, the Committee has recommended that governing boards examine how to reduce public institutional reliance on fees and that the Board of Higher Education, working with colleges and universities, should consider alternative methods of maximizing benefits and reducing fee costs. In student financial aid, the Committee has recommended further examining: aid awarded to students enrolled less than half time, the scope and funding allocated to non-need programs, a shift in grant support to first and second-year students, and the collection of information on family income and costs of instruction.

A theme that has been stressed throughout this report is the promotion of greater cooperation and coordination among all levels of education. For instance, among other recommendations the Committee has urged that colleges and universities strengthen partnerships with schools to improve the academic preparation of precollege students and that four-year higher education institutions work with community colleges to help students who require remedial education but intend to transfer and complete a baccalaureate degree. Statewide leadership should facilitate efforts to achieve greater coordination across educational levels. Therefore, the Committee recommends that the Board of Higher Education work with other state education agencies, such as the State Board of Education and the Illinois Student Assistance Commission, to promote more effective institutional partnerships.

Finally, the Committee recommends that the Board of Higher Education monitor and evaluate the implementation of the recommendations in this report. It is important that the Board track the progress and success of institutional programs and activities in order that effective strategies can be duplicated and greater attention given to areas where little progress is achieved. After collecting this information, staff should prepare a report which describes and evaluates implementation activities, and assesses the progress or lack of progress that has been achieved in making college more affordable for students and their families.

Recommendations on Next Steps

1. The Board of Higher Education shall incorporate the recommendations in this report into its ongoing program and budget processes. The Board shall regularly examine state-level policies and procedures to ensure that appropriate incentives are established for colleges and universities to enhance college affordability.

2. The recommendations of the Committee to Study Affordability shall be presented to the State Board of Education, the Joint Education Committee, and other agencies. State committees and boards, where appropriate, should coordinate their efforts to implement these recommendations and encourage schools, colleges, and universities to increase cooperative efforts to implement the recommendations of this report.

3. The Board of Higher Education shall monitor and evaluate the implementation of the recommendations in this report and develop the means to assure that these recommendations are carried out.

4. Staff shall prepare a report to the Board of Higher Education by Spring 1996 that describes the progress achieved and measures taken to implement the recommendations of the Committee to Study Affordability.

APPENDIX A

BOARD OF HIGHER EDUCATION GOALS, OBJECTIVES, AND PRIORITIES

Goals

- Extending educational opportunities to all who qualify and assisting with the educational development of Illinois citizens of all ages to the limits of their capacities;
- Maintaining a diversity of public and nonpublic institutions in order to provide Illinois citizens with choice among a wide range of educational opportunities to meet various individual and societal needs;
- Providing necessary services to help students learn and achieve personal growth;
- Contributing to public understanding of society's needs and problems and responding to such needs and problems when appropriate; and
- Assuring excellence by increasing the quality and cost effectiveness of all programs and services commensurate with the purposes and educational opportunities of diverse institutions.

Objectives and Priorities

- Improving teaching and learning and strengthening undergraduate education;
- Assisting with preparation of the workforce for the state's economy;
- Improving minority student achievement;
- Keeping the price of higher education affordable for the individual; and
- Improving the use of all resources available to colleges and universities.

APPENDIX B

CURRENT ILLINOIS BOARD OF HIGHER EDUCATION POLICIES ON STUDENT FINANCIAL AID

Protecting Access and Choice

1. Increases in the Monetary Award Program (MAP) appropriations to assist lower-income students should be used to offset the effects of tuition increases at public institutions.

2. Full funding levels for the MAP should be sought to eliminate the need for rationing mechanisms.

3. The current policy of limiting MAP awards to cover tuition and fees should be maintained.

4. Existing deadline policies for MAP applications (June 1 for continuing students, October 1 for freshman applicants applying for full-year assistance, and March 15 for all spring term applicants) should be maintained.

5. When appropriations are insufficient to meet the full need of MAP applicants, the following principles should be employed to ration available MAP funds:

   Rationing should have the least impact on students with the greatest need and the fewest financial resources, and

   Rationing principles should be kept as simple as possible to aid student decision making from year to year.

6. The existing policy goal of funding the maximum award level for the MAP at 65 percent of mean weighted nonpublic institution tuition and fees should be retained.

7. The current system of supporting nonpublic colleges and universities by appropriating monies directly to these institutions under the Financial Assistance Act and indirectly via grants to needy students under the MAP should be maintained. The Financial Assistance Act should continue to be used to aid nonpublic colleges and universities in efforts to offset rising student costs and to provide nonpublic colleges and universities with additional flexibility to meet the needs of special groups of students through institutional aid programs.

8. Students attending proprietary institutions that offer programs leading directly to the award of an associate or baccalaureate degree or a certificate requiring 12 months or more of full-time study should be eligible for state student financial aid. The Illinois Board of Higher Education should ensure that such institutions continue to meet standards defined in the rules regulating the award of academic degrees.

9. The MAP should be available to Illinois residents who attend Illinois institutions and should not be expanded to Illinois residents who attend out-of-state institutions. (July 6, 1988)

Allocating Funds to Financial Aid

1. The system for financing higher education should continue to support both student financial aid programs and subsidies for instruction at public and nonpublic colleges and universities. In the future, the state should explore modifications that increase the responsiveness of the system to the outside environment and that use incentives to produce improvements in quality and educational outcomes.

2. The mix of existing student assistance funds among gift aid, loans, and work should be maintained rather than significantly redistributing state funding by aid type.

3. Student borrowing and, in particular, student default rates and levels of student debt should be monitored, with attempts made to offset negative effects of student borrowing by assuring adequacy of grants and through communication efforts to make certain that students understand the long-range implications of debt.

4. A state work-study program should be established to reduce reliance on student loans, to leverage resources and enhance public/private partnerships, and to complement student academic programs and encourage social service activities.

5. Need-based programs should have priority over non-need-based programs when there is a shortage of funds for student financial aid.

6. All non-need-based student financial aid programs funded by the state should be reexamined to determine whether these programs could be better coordinated.

7. Additional state support for the National Guard Scholarship and the Illinois Veteran Grant programs should be provided to reflect actual programmatic cost and to avoid institutional assumption of responsibility for financing the programs for eligible students.

8. Sufficient support for the Merit Recognition Scholarship Program should be sought to fund scholarships for eligible students. If such monies are unlikely to be appropriated in the foreseeable future, the state should reevaluate its commitment to the program. (July 6, 1988)

Meeting the Challenge of Financial Aid and Changing Demographics

1. MAP eligibility should be extended to the equivalent of six years of full-time, or 12 years of half-time, study.

2. The costs and benefits of providing three-quarter-time MAP awards should be examined to reflect better the actual cost of attendance.

3. How best to meet the needs of students attending less than half-time, particularly those who are dislocated workers and single parents, should be analyzed.

4. Existing programs should be targeted to recruit and retain high-risk students in Illinois colleges and universities. Participating institutions would be expected to provide the matching funds to cover the cost of room, board, and special programmatic needs of participating students.

5. The Congressional Methodology should be used to determine eligibility for MAP awards to enhance support for independent students. (July 6, 1988)

Improving Communications on Financial Aid

1. Efforts to improve information flow to the public should be continued to provide for better educated consumers of higher education:

The feasibility of creating comparative measures of the quality and effectiveness of all higher education institutions, which can be made available to the public, should be examined;

Information about both financial planning for higher education and academic requirements for admission should be disseminated to junior high school students; and

Greater support should be provided to high school counselors, who maintain an important link between the Illinois Student Assistance Commission and potential financial aid applicants.

2. Additional steps should be taken to simplify the financial aid application process and the application form:

Efforts should be continued to simplify definitions used on the application for state need-based aid, to reduce the number of required data elements, and to streamline the verification process; and

Emerging technologies, such as on-line interactive computer-based systems, should be used to improve information flow to students.

3. Communication efforts should be improved to provide information to the minority community about financial aid and higher education opportunities by increasing cooperation with state and community agencies that serve these populations. Additional resources, including better use of the media, should be concentrated on efforts directed toward older and minority students:

Training seminars should be provided for public assistance caseworkers so that they may better inform clients about the availability of student financial aid programs; and

In establishing a state work-study program, the use of student workers to provide information to minority students about the value of higher education and about the opportunities for financing through student aid programs should be considered. (July 6, 1988)

APPENDIX C

ILLINOIS STUDENT ASSISTANCE COMMISSION PUBLICATIONS

Guides:

Comprehensive Guide (English & Spanish Versions)

Spelling It Out: A Federal Stafford Loan Guide

Summing It Up: A Federal PLUS Loan Guide

Brochures:

A World of Opportunity: A General Agency Brochure

ICAN Brochure: Overview of ISAC-Administered Savings & Investment Programs

unILoan Brochure: Overview of ISAC-Administered Federal Consolidation Loan Program

LifeSpan Brochure Series

MTI Brochure: Overview of Minority Teachers of Illinois Program

Setting A Course for Repayment: Strategies for Successful Loan Repayment

Financial Aid Checklist: For the High School Junior and Senior

Pacing Yourself: Counseling Guide for the First-time Student Borrower

What Could Be Yours: The Financial Aid Process for High School Juniors and Seniors